

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF OKLAHOMA**

In re: Manners, Terry Lee)	
)	Case No.: 10-81782
Manners, Mary Ellen)	Chapter 13
Debtor(s))	

**AMENDED PLAN AND SUMMARY, NOTICE OF
INCORPORATION OF TERMS OF ORIGINAL PLAN AND
STATEMENT OF CHANGES TO PROVISIONS OF SECURED CLAIMS**

COMES NOW, the Debtor(s) and file their Amended Summary of Plan, Notice of Incorporation of Terms of Original Plan and Statement of Changes to Provisions of Secured Claims:

1. The Debtors have attached hereto their Amended Plan and Summary, which provides for a term of 60 months.
2. All terms contained in the Original Plan (except the Summary) filed on 10-6-10, are incorporated by reference.
3. Pursuant to 11 U.S.C. § 1323(b) the modifications contained in the Amended Summary attached hereto and the terms of the Original Plan (except the Summary) as incorporated herein become the plan.
4. Only the following secured claims have been affected by the modifications contained in the Amended Summary attached:

CREDITOR	COLLATERAL	DESCRIPTION OF THE CHANGE
Acquira Loan Services	Homestead	Will receive the regular monthly payments of \$313.41. The pre-petition arrearage claim of \$6,620.18 and the post-petition arrearage claim of \$313.41 will be paid in full without interest over the life of the plan.
Western Shamrock Finance	1998 Pontiac Trans minivan	The secured claim of \$926.00 will receive 6.00% interest, 20 monthly payments of \$49.01.

Dated: 2-25-11

/s/ Jimmy L. Veith _____

AN AMENDED SUMMARY OF PLAN IS ATTACHED HERETO.

Summary of Plan

Use for Original and Amended Plans

Debtor(s): Manners, Terry & Mary

Case No. 10-81782

Dated: 2/25/2011

Class	Description of Collateral	Creditor	Amount of Secured Claim	Acct. No.	Interest Rate	Beg Mo	End Mo	Monthly Payment	Paid By Trustee/ Debtor	Total Mos Paid	Total Amt. Paid by Trustee
I.A.	1998 Pontiac Trans Sport minivan	Western Shamrock Finance	\$ 926.00	882-9	6.0000%	1	20	\$49.01	Trustee	20	\$980.26
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.B.								\$0.00	Trustee	1	\$0.00
I.B.								\$0.00	Trustee	1	\$0.00
I.B.								\$0.00	Trustee	1	\$0.00
I.B.								\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.A.	Homestead	Acqura Loan Services	\$ 36,892.59	207217	contract	1	60	\$313.41	Trustee	60	\$18,804.60
II.B.	Homestead	Acqura Loan Services	\$ 6,620.18	207217	0.0000%	6	60	\$120.37	Trustee	55	\$6,620.18
II.B.	Homestead	Acqura Loan Services	\$ 313.41	207217	0.0000%	6	60	\$5.70	Trustee	55	\$313.41
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.			\$ -					\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
III.A.								\$0.00	Trustee	1	\$0.00
III.B.									Trustee	1	\$0.00
III.C.									Trustee	1	\$0.00
III.D.									Trustee	1	\$0.00
IV.A.	Attorney Fees	Jimmy L. Veith, P.C.							Trustee		\$2,274.00
IV.B.									Trustee		
IV.B.									Trustee		
IV.B.									Trustee		
IV.B.									Trustee		
IV.B.									Trustee		
Total											\$28,992.45

Class V Executory Contracts:

There are no other executory contracts.

Applicable Commitment Period

Plan Term	Beg	End	Mo Pmt	# Mos	Amt. Paid
36	60	1	1	1	\$1,614.00
		2	4	3	\$0.00
		5	60	56	\$30,632.00
				1	\$0.00
TOTAL AMOUNT PAID INTO PLAN					\$32,246.00
Trustee Fee (10%)					\$3,224.60
Total paid to Class I, II, III, IV.A and IV.B. creditors above					\$28,992.45
Amount to be paid to Class IV.C. Unsecured Claims:					\$0.00
Amount by which plan is not feasible (If positive then plan is feasible).					\$28.95

*If amount paid to Class IV.C. claims (non-priority unsecured creditors) is zero then actual percent is zero.

ABOVE MEDIAN DISPOSABLE INCOME CALCULATION:

Monthly Net Disposable Income: (Form 22C, L. 59) \$0.00
 Disposable Income to Unsecured Creditors Amount (DITUC): \$0.00

Amount available to all Creditors under Chapter 7: \$0.00

Total Priority Claims: \$0.00
 Chapter 7 Test Amount: \$0.00

Greater of Below Median DITUC or Chapter 7 Test Amount: \$0.00
 Greater of Above Median DITUC or Chapter 7 Test Amount: \$0.00

Amount Debtor Proposes to Pay to Class IV.C. Claims: (Must be more than Greater of DITUC or CH 7 Test)

Amount to Class IV.C. Claims: \$0.00

Estimated Payment to Unsecured Creditors:

Class IV.C. Claims per Sch. F \$45,819
 Claims Relegated to Class IV.C. \$0
 Total Class IV.C. (Non-Priority Unsecured) Claims \$45,819
 Required Amount to Class IV.C. Claims \$0.00
 Estimated Percentage to Class IV.C. Claims: 0.00%

BELOW MEDIAN DISPOSABLE INCOME CALCULATION:

Amount paid in months 1 to 36 by Debtor: \$19,118.00
 Less Trustee Fee: \$1,911.80
 Less payments to Creditors: \$28,992.45
 Net to Class IV.C Claims: \$0.00

Class	Desc. of Collateral	Creditor	Location
I.C.			
I.C.			
I.C.			
I.C.			
I.C.			

The Debtor(s) shall make the following loan repayments to qualified plans and/or direct payments on domestic support obligations.

Monthly Payment	Creditor

Comments: